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EXPERT MEETING ON MAINSTREAMING GENDER IN ORDER TO PROMOTE OPPORTUNITIES

Note by the UNCTAD secretariat

Executive Summary

Considerable differences remain in women's and men's access to the potential benefits of globalization and to power in economic structures in their respective societies. Seizing the advantages of globalization requires the mobilization of all development forces and actors. Women represent half of all actors that need to be involved to obtain this goal. Promoting women's participation in national and international markets is a recurring theme in key issues of UNCTAD's agenda as diverse as foreign direct investment, trade in services, commodities, enterprise development and the potential opportunities offered by new technologies such as information and communication technologies. The Expert Meeting may wish to address the gender component in these areas with the following objectives: (a) to propose ways to improve the contribution of women in developing the competitiveness of their countries and regions; (b) to suggest practical policy proposals as elements of a strategy for the international community and member States to improve the role of women in participating more widely in the economic process of trade and foreign investment; and (c) to build networks for the support and empowerment of women to engage more effectively in economic activity.

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Introduction and mandate

1. The mandate for this Expert Meeting is to consider "ways to improve the contribution of women in developing their countries' and regions' competitiveness, in increasing trading opportunities and in attracting investment and technology".[1] The Expert Meeting aims to build on the results of the Pre-UNCTAD X Expert Workshop on Trade, Sustainable Development and Gender (Geneva, 12–13 July 1999),[2] which identified links between the globalization process and trade and development, and the outcome from a preparatory meeting held in connection with the United Nations Conference on the Least Developed Countries (UN LDC-III).[3] Clearly, considerable differences remain in women's and men's access to the potential benefits of globalization and to power in economic structures in their respective societies. These differences have an impact on the economy as a whole: according to a report released by the World Bank in 2001, gender inequalities harm the well-being of people and hinder development; thus, they impose costs on productivity, efficiency and economic progress.[4]

2. In preparation of the Expert Meeting, various consultations were held in order to define key issues from the perspective of UNCTAD's substantive mandate where gender considerations could constitute a critical aspect of trade and development. The following issues were selected: (i) foreign direct investment; (ii) trade: services and commodities; (iii) enterprise development; and (iv) the potential impact of information and communication technologies (ICTs).

I. FOREIGN DIRECT INVESTMENT AND SELECTED GENDER PERSPECTIVES

3. Foreign direct investment (FDI) impacts on gender or, more precisely, the gendered division of labour, through its effects on employment. These effects occur at two levels. First, gender-specific patterns of employment and occupation vary by industry,[5] and hence the size, type and composition of FDI flows and its sectoral distribution influence overall employment in each host economy. Second, employment practices in TNCs may differ from those of local firms in terms of their policy, contract or wage differentials, or the provision of employment-related social services, which may be of particular interest to women employees.[6]

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[1] The decision to convene an Expert Meeting on these issues was taken during the open-ended consultations conducted by the President of the Trade and Development Board on 30 January 2001.

[2] The results were included in UNCTAD, *Trade, Sustainable Development and Gender*, Geneva, New York, 1999.

[3] See United Nations General Assembly, *Outcome of the Pre-LDC III Workshop on LDCs' Building Capacities for Mainstreaming Gender in Development Strategies, Cape Town, South Africa, 21–23 March 2001* (A/CONF.191/BP/2).

[4] "By hindering the accumulation of human capital in the home and the labour market, and by systematically excluding women or men from access to resources, public services, or productive activities, gender discrimination diminishes an economy's capacity to grow and to raise living standards". The World Bank, "Engendering Development", Washington, DC, New York 2001 (Oxford University Press): 10–11.

[5] This is of course not specific to FDI. However, the flow of foreign investment in supplementing domestic investment, might alter the composition of overall investment, and thereby change employment patterns.

[6] Such as safe transport to and from work, or arrangements for childcare, etc.

A. Employment in transnational corporations and evolution of women's working conditions

4. In some developing countries,[7] the share of transnational corporations' (TNCs) affiliates in host economy employment is very large. In the manufacturing sector, affiliate-based employment notably exceeds 40 per cent in countries such as Malaysia, Singapore, and Sri Lanka. From a gender perspective, this is of interest, because in several industries, such as textiles and garment production, agro-processing (notably food processing), electronics assembly and many services industries,[8] the workforce is predominantly female. This pattern reflects the occupational structure of these industries (in developing and developed countries alike) and the types of skills required, which together result in gender-segregated and segmented labour markets.[9] Notably, manufacturing employment is predominantly female in those industries that are export oriented. The "feminization" of manufacturing employment is particularly marked in export processing zones (EPZs), where firms are typically affiliates of TNCs, and the registered share of women in production-line employment is as high as 70 to 80 per cent.[10] In the past years, export-processing zones have also attracted a high percentage of female labour in LDCs. The EPZs in Bangladesh (mainly exporting garments and textiles, leather, shoes and electronics) have attracted 69 per cent female workers. In Haiti (mainly garments) and Madagascar (garments and flowers) the equivalent figures were 69 and 60 per cent respectively.

5. In terms of its composition by sectors, global FDI flows are concentrated in manufacturing and services. In developing countries, manufacturing FDI accounted for roughly 60 per cent, and services for roughly one-third of the inward FDI stock in 1997.[11] Two patterns are particularly noteworthy. First, in South, East and South-East Asia, almost two-thirds of FDI stock has accumulated in the manufacturing sector. To the extent that this represents greenfield investment,[12] new employment opportunities would have been created. Indeed, labour force participation rates in the region have increased in several large FDI

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[7] Overall, the share of TNCs in global employment is minimal. Out of the total estimated global labour force of 3 billion persons, less than 1 per cent are directly employed in TNC systems (parent firms or affiliates). Estimates of global employment in TNC systems – in parent firms and affiliates – are in the range of 86 million persons (1998 estimate) (UNCTAD (1999), *World Investment Report 1999: Foreign Direct Investment and the Challenge of Development*. United Nations publication, New York and Geneva: 265).

[8] Braunstein E. (2000). Engendering Foreign Direct Investment: Family Structure, Labor Markets and International Capital Mobility. *World Development*, Vol. 28, No. 7: 1157-1172.; Joekes S. (1999) A gender-analytical perspective on trade and sustainable development. In: UNCTAD, *Trade, Sustainable Development and Gender*. United Nations publication, New York and Geneva.; Razavi, S. (1999). Labour-intensive growth, poverty and gender: neo-classical institutionalist and feminist accounts. *Development and change: Special issue on gendered poverty and well-being*, Vol. 30 No. 3; Standing G (1999). Global feminization through flexible labor: a theme revisited. *World Development*, Vol. 27, No. 3: 583-602; UNCTAD (1999) op. cit.

[9] UNCTAD (1999) op. cit.: 268. Many authors argue that the large share of women in export industries is due especially to their greater willingness to acquiesce to repetitive and subordinate occupations, and to having a lower reservation wage than men with similar skills, thus making them more easily employable. For a discussion, see Razavi (2000).

[10] See e.g. Joekes (1999); Ghosh J. (1998). An Asian view of globalization, employment, environment and gender. In: UNCTAD, *Trade, Sustainable Development and Gender*. United Nations publication, New York and Geneva: 141-146; Wichterich C. (2000). *The Globalized Woman: Reports from a Future of Inequality*. London, Zed Books.

[11] UNCTAD (1999) op. cit.: 27 and 424-425.

[12] Also assuming that the FDI is additional to and not replacing domestic investment.

recipient economies in the 1980–1997 period,[13] either in terms of overall participation rates, and/or in terms of the participation rates of women, especially in the 25–54 year age bracket.[14] This suggests that the new jobs created could have encouraged women to join the labour market, though such a direct relationship could only be established on the basis of more in-depth data analysis. Second, in Latin America and the Caribbean, more than half the FDI stock is attributed to the services sector. Similar to the Asian situation, labour force participation rates have increased in several of the larger FDI recipient economies.[15] In recent years, a fair share of FDI in Latin America has been the result of cross-border mergers and acquisitions (M&As); and it would be of interest to explore the effects of M&As on employment, specifically on the composition of employment by gender over time.

6. Another dimension of relevance to the discussion on TNCs and gender analysis on employment, is the fact that in a number of industries, TNCs subcontract the production of components and inputs to first-, second- and third-tier suppliers, which is organized either through affiliates in the host country working with domestic suppliers, or through TNCs' global procurement activities in which production is outsourced directly from parent firms to suppliers.[16] These workplaces are thus indirectly linked to the TNC system, which thereby reaches into supplier firms and into cottage industries or other forms of informal sector work.[17] Again, in the garments and footwear industries, women workers tend to predominate in such outsourced work.[18]

B. Quality of employment in affiliates

7. The quality of employment in affiliates and its gender-specific characteristics need to be discussed in context.[19] It is methodologically and empirically difficult to measure differences in employment standards experienced by female and male workers. However, as far as one can generalize, comparatively favourable employment conditions might be expected to prevail in the production of high-end, technology-intensive products that rely on consistent quality and reliability in their production, or where it is necessary for the affiliate to retain skilled workers by paying commensurate wages, or to protect its reputation and brand name. TNCs in such industries may offer reasonably good employment conditions, in terms of quality of the physical workplace, contractual agreements, training, or wages, including supplementary benefits such as sick or annual leave, provision of cafeterias, dormitories, childcare, etc. In addition, for similar reasons, they can be expected to comply with gender-

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[13] Examples include China, Hong Kong (China), Sri Lanka, Malaysia (ILO (1999) *Key Indicators of the Labour Market*, Geneva: 35–38).

[14] ILO 1999: 35–38.

[15] Such as Argentina, Brazil, Chile or Mexico (ILO 1999: 40–42).

[16] UNCTAD (1999) op. cit.: 265; Gereffi G. and Korzeniewicz M. eds. (1994). *Commodity Chains and Global Capitalism*. Westport, Praeger; Harrison B (1994). *Lean and Mean. The Changing Landscape of Corporate Power in the Age of Flexibility*. New York, Basic Books.

[17] UNCTAD (1999) op. cit.: 267.

[18] Multiplier estimates for some light industries (e.g. garments, footwear) suggest that outsourced employment may be as much as fivefold that of the employment of the respective TNC (garments, footwear) (Braunstein 2000, p. 1159). Another estimate suggests that, in 1995, 200 million persons were working in supplier firms to export industries (Wichterich 2000: 17, referring to ICFTU data), this being more than double the total TNC direct employment.

[19] See UNCTAD (1999) op. cit.: 270 et seq., for a discussion of comparative employment performance in different types of TNCs.

equality norms and standards such as equal remuneration and non-discrimination in terms of employment and occupation (e.g. as codified in the ILO Conventions C 100 and C 111).[20]

8. Conversely, in industries where there is strong global competition for markets, and hence for the investment and employment related to them, product prices and hence wages are subject to far more pressure. These are, in essence, industries producing products of a commoditized nature on a large scale – standardized mass-consumption goods – such as inexpensive textiles or low-technology intermediate goods. In these industries, TNCs may not offer particularly favourable working conditions, and there is some indication that such affiliates actually build on labour market segmentation.[21] Anecdotal evidence also suggests that in low value-added assembly line work women typically earn lower wages than men in the same occupational groups.[22] For instance, in some affiliates and in some EPZs, women's wages are 20–30 per cent lower than those of men in the same industry.[23] However, this is not necessarily limited to affiliates; similar discrimination has been observed in domestically owned firms and in developed as well as in developing countries.

C. Observations on issues for possible research regarding foreign direct investment and gender-sensitive employment

9. It is clear from the above review that additional research is needed to enable policy makers to make informed decisions on gender-aware employment policy as it relates to FDI, particularly in the following two issues that may warrant possible research. First, with regard to compiling an inventory of "best" practices adopted to support gender-sensitive employment policy.[24] This would cover government policies, incorporated into FDI policy, that push for the fulfilment of gender equality in the workplace.[25] It might also examine and compare gender-equality strategies of TNCs and of domestically owned firms. Building on such an inventory, further-reaching proposals for Government consideration could be devised.[26] Second, another issue for research could derive from the obvious need for gender-disaggregated employment and wage data as well as indicators of employment quality measured in such variables as standards of safety, industrial relations, etc.[27]

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[20] For a detailed discussion, see Razavi 1999 and also UNCTAD (1999) op. cit.: 455 et seq.

[21] Dicken, P. (1998) *Global Shift. Transforming the World Economy*. Third edition. London, Paul Chapman: 312.

[22] UNCTAD (1999) op. cit.: UNCTAD, *Trade, Sustainable Development and Gender* (UNCTAD/EDM/Misc. 78): "A gender-analytical perspective on trade and sustainable development", Joekes, S.: 33–59.

[23] UNCTAD (1999) *World Investment Report*: 269; Horton, S. (1999) Marginalization revisited: women's market work and pay, and economic development. *World Development* Vol. 27, No. 3: 571 – 582; Standing 1999: 583–602. In some instances, host Governments might waive requirements on employment "quality" in the interest of generating as much employment as possible. The prime example are EPZs which in some instances are exempt from industrial relations or employment conditions institutionalized in the host economy at large, so as to attract FDI to the zone (UNCTAD 1999 supra: 271–272; ILO (2001) *Seventh Survey on the Effect Given to the Tripartite Declaration of Principles Concerning Multinational Enterprises and Social Policy*, Part I and II, Geneva).

[24] It should be noted that this does not automatically imply *women's* employment: in some of the newly industrializing economies, displacement effects affect both women and men in turn over time.

[25] For example, in its Philippines Economic Zone Authority (PEZA), the Government of the Philippines provides gender awareness training to trade unions and employers, with a view to implementing existing equal opportunity legislation. (See ILO 2001: 133 and UNCTAD 1999 supra: 271 et seq.).

[26] Possible partners in such research might be the ILO and UNRISD.

[27] Particular relevance for gender analysis might include the composition of the labour force in developing country affiliates of TNCs; wage differentials; differences in contractual status and employment duration,

II. TRADE AND GENDER PERSPECTIVES

A. Trade in services

10. Constituting the largest share of the national product and employing large amounts of labour,[28] services are fast becoming more important in international trade (currently about 20 per cent of total trade). Although, developing countries account for only about 20 per cent of total trade in services,[29] the role of this sector has been emphasized for its potential contribution to successful integration of these countries in the world economy. The Plan of Action adopted at UNCTAD X calls for progressive liberalization of trade in services and improved market access for these countries as a means to promote economic development. This process, the Plan suggests, should be compounded by strengthening the developing countries' institutional, financial and human capacity as well as their regulatory frameworks to enable them to engage more effectively in international trade in services.[30]

11. Equity in the distribution of trade benefits and due consideration to development concerns and social impacts are crucial aspects to be considered in the new generation of public policies applied to the service sectors. Ensuring that equal opportunities are open to women and men in terms of economic benefits and that direct involvement applies to the equality of their access to and participation in the definition of economic structures and policies and the productive process itself,[31] and may make it possible to realize the gains that trade in services could bring.

1. Cross-border supply of services[32]

12. The sectors that could be providing these types of services, among others, could include telecommunications, business and banking services.[33] Given the investment, technology and infrastructure requirements, such services originated in developed countries. However, during recent years, services delivered by developing countries, mainly from Asia, have emerged on

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including the role of subcontracting and outsourcing; the impact of economic crises and of M&As (both domestic and foreign) on employment; and possible differences in the impact on women and men.

[28] There are exceptions, namely, low-income agrarian countries (Joekes, S. "A Gender-Analytical Perspective on Trade and Sustainable Development" in *Trade, Sustainable Development and Gender*, UNCTAD, Geneva, 1999): 40.

[29] World Trade Organization, *International Trade Statistics 2000*, Geneva 2000: 40.

[30] UNCTAD, *Bangkok Plan of Action*, adopted by UNCTAD X, Geneva, 2000: 22.

[31] Joekes, S., "Trade-Related Employment for Women in Industry and Services in Developing Countries", Occasional Paper, UNRISD/UNDP, Geneva, 1995: i; and UNCTAD, "Assessment of Trade in Service of Developing Countries: Summary of Findings", a note by the UNCTAD secretariat submitted to the fourth session of the Trade and Development Board, 20–24 September, 1999: 5.

[32] The General Agreement on Trade in Services (GATS) when defining trade in services identifies four different modes of delivery through which trade takes place, namely, Mode 1: "Cross-border supply", when services are supplied from one country to another (e.g. on line data processing such as off-shore office services, and many other back-office services); Mode 2: "Consumption abroad" when consumers or their belongings travel to another country to consume services (e.g. tourism, medical care, education, and repair and maintenance); Mode 3: "Establishment of a commercial presence" when a foreign company creates subsidiaries or branches to provide services in another country (e.g. tour operators, travel agencies, banks, airlines, hospitals, educational establishments, etc.) and Mode 4: "Presence of natural persons" when individuals travel from their own country to supply services in another country (e.g. nurses, consultants, etc.).

[33] See also chapters III and IV below.

the international scene. The services they provide tend to benefit from FDI by developed country firms or directly from the commercial presence of firms from developed countries. In the early 1990s, India's computer programmers were already listed in first place of the top eight countries for software development, ahead of Ireland, Israel, Mexico and Singapore. Indian engineer and software designers were also attracted by Western firms to work abroad; while the outflow of software personnel may have had some marginal effect on private companies, it has proved an important source of earnings to the country at large.[34] Other developing countries, such as those in the Caribbean, including Barbados, Jamaica and the Dominican Republic, and other countries, such as the Philippines and Mexico, have adopted special policies to attract FDI in the information technology sector.[35]

13. A recently evidenced move of various information processing sectors, ranging from simple data entry to software programming,[36] to the developing countries in order to take advantage of cheaper labour costs has particularly affected the employment of women, mainly in lower level occupations. However, there are indications that women's labour is also required in higher-skills segments, such as computer software, therefore bringing about a significant income effect, although still disproportionate compared to men. A shift of such businesses to developing countries appears to favour countries well endowed with skills, particularly in computer literacy and in English-speaking personnel. Obviously, countries not meeting these requirements could not take advantage of such service sector expansion.

2. Consumption of services abroad

14. This category corresponds to services that are provided to foreign consumers when visiting a country. In terms of its impact on women, the most important sector in this category is that of tourism. During the years 1995–1998, tourism was among the top five income generators in 69 developing countries,[37] and for many of these countries it was the only service, or one of the few service sectors, in which developing countries had a trade surplus over that of developed countries.[38] This sector is already the leading service export sector in 24 LDCs.[39]

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[34] It has been reported that the Indian Institute of Technology in Bombay found that in recent years over 80 per cent of its graduates were relocating to the United States; see Soubra, Y., "Trends and current situation in the diffusion and utilization of information technology" in ATAS X, UNCTAD, United Nations, New York and Geneva, 1995 (UNCTAD/DST/10).

[35] Ibid. The foreign-owned subsidiaries set up in the free trade zones created through such policies were attracted by incentives such as tax benefits, full repatriation of profits, and dividends to home countries and low labour costs. In addition, the docility of the labour force – men and women can work long periods on visual display units – and the scant attention generally given to health and safety aspects of data entry and data processing, may have played a role in this regard. Clearly, this is an area where the work of both men and women can be upgraded through appropriate policies.

[36] Data-reliant services, such as credit card providers, mail order business, airlines and rail-systems, etc.

[37] See Diaz Benavides, D. "The sustainability of International Tourism in Developing Countries" Paper submitted at the Symposium on International Tourism at the WTO, 22 February 2001, and "El turismo como paliativo de la pobreza". Presentation at the World Conference on Tourism and Poverty, 6 June 2001 in Natal, Brazil.

[38] UNCTAD, "Assessment of Trade in Services of Developing Countries: Summary of Findings", a note by the UNCTAD Secretariat submitted to fourth session of the Trade and Development Board, 20–24 September, 1999, p. 5.

[39] See: *Tourism in the Least Developed Countries*, World Tourism Organisation, Madrid, 2001.

15. First, tourism can be an important foreign exchange earner for developing countries, provided that the minimum important conditions exist or are created to attract tourists to the country, such as an attractive geographical location, economic and political stability, adequate infrastructure, good quality hotels and low crime rate. The tourism industry already offers employment opportunities to women, but these are often unskilled or low-level skilled and, accordingly, poorly paid.[40] Furthermore, tourism often embraces an array of occupations of an informal nature that draw on women's traditional activities such as cleaning, cooking and babysitting, considered cheap labour. This bias reinforces the lower income effect for women in addition to exposing them to prostitution and accompanying health risks such as HIV. Therefore, employment creation by the tourism industry must be viewed from both income and welfare perspectives. Supportive policies in the tourism sector could include skills training focused on both women's and men's activities, that would also facilitate the positive multiplier effect on economic and social development, in particular, LDCs that have a large potential in tourism.

3. Services related to commercial presence abroad

16. Under this category a service is provided from one country to another through a branch or representation opened in a recipient country. The expansion of multinational corporations worldwide has already created local service-provider "outlets". This is particularly noticeable in banking and insurance, various business services, construction and related engineering services, education services, and others. Companies would tend to take advantage of market opportunities as well as considerations of labour costs in making decisions on the mode of providing services. There could be positive effects on the gender distribution of employment.

4. Services offered through the presence of natural persons

17. This mode of delivery includes a number of service sectors, such as, for instance, health services. Due to structural differences in various parts of the world in the provision of health services, there is both a clear lack of, and a clear surplus of health care personnel in different countries. Such imbalances generate a demand for trade through the movement of natural persons, particularly through a South to North migration of medical doctors and nurses. The latter are predominantly women and their work-related migration is not only a consequence of a "nursing surplus" in their home countries, but also of the limited opportunities which their native health care services offer in terms of employment and income. The positive effect of such a move undoubtedly results in increased individual income, but due to the low bargaining power of women their income tends to be less than commensurate with the work done. Furthermore, health systems of "exporting" countries may suffer drastically when medical doctors and qualified nurses choose to migrate.[41]

5. Observations on issues for possible research regarding trade in services

18. A better understanding of the key issues involved and the improvement of the statistical data are aspects of paramount importance to estimate the participation of gender in international trade in services. It would be useful to undertake some case studies in selected

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[40] Fälth, A., "Tourism and Gender: Opportunities for LDCs in an Intensified Global Economy" in *Trade, Sustainable Development and Gender*, UNCTAD, Geneva, 1999, (UNCTAD/EDM/Misc. 78): 426.

[41] UNCTAD, *Background Note* for Expert Group Meeting on International Trade in Health Services: Difficulties and Opportunities for Developing Countries, Geneva, 1997: 3).

countries and specific services sectors, which could assist in identifying gender-specific issues in each sector. These could include cases within, for example, the tourism and health services, in order to suggest possible policy options and measures to improve the contribution of women to the competitiveness of their countries and regions.

B. Commodities and the gender perspective

19. The commodities sector, particularly agriculture, is the economic mainstay of most developing countries. It not only provides for the livelihood of the bulk of the population, but is also the principal source of savings and foreign exchange needed for development. In Africa, women constitute 70 per cent of the agricultural workforce and produce 80 per cent of food products.[42] Women's role is critical in two areas of activity: (i) as key actors in the traditional provision of subsistence food for their families; the sale of surplus food products grown basically for the family provides them with much needed cash, albeit in small amounts; and (ii) women as active players in the most dynamic areas of the commodities sector, namely, the production and processing of high value food products for export.[43] Export diversification has become one of the major efforts by developing countries for increasing productive capacity and competitiveness. High value-adding activities related to exports concern the production, processing, packaging, labelling, marketing and sales, and after sales service of horticultural products – activities are principally undertaken by women.

20. Regarding small-scale farming, the higher, and increasing, mobility of male labour between regions and sectors of activity has also increased the importance of small-scale family farms mostly operated by female labour. Women acquire food-processing skills in their home or community, and often make-up a large proportion of workers in food processing plants. They have also been successful in producing and trading agricultural products (such as flowers) in an urban setting. In small-scale production and trade, where women are especially active, they face many common problems with men, but these problems affect women more adversely. Women also have to confront other constraints specific to their gender.

21. With regard to the export-oriented sector, improvements in the transport infrastructure and the changing demand patterns in the developed world (e.g. resulting in an expanded global fruit market) have promoted the globalization of agribusiness. In many developing countries women work, often on casual terms and in temporary conditions, to produce and supply agriproducts for multinational corporations who channel the products through supermarket chains. Although now constituting a small part of the global chain, local agrifarms and enterprises are subject to imposed quality and phytosanitary conditions of their produce. The employment conditions of the workers, mostly women, are still precarious. While Governments may have failed to make substantive improvements for temporary

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[42] Blumberg, R.L., "Reaching Africa's "invisible" farmers", in *African Farmer*, New York, No. 11, 1994: 14-15.

[43] In this respect, factors such as necessary information and communication technologies, infrastructure and transport are critical, and their lack clearly limits, in particular, the possibilities of LDCs and small-island and land-locked LDCs successfully to integrate into the world market.

workers in the interest of maintaining national competitive advantage, as a consequence of globalization, pressure by NGOs, consumer groups interested in fair trade issues and environmentalists on large concentrated retailers is stimulating a potential improvement in labour conditions, in this case largely for women, through the external supply chain.[44]

1. The issue of access to assets and implications for decision-making

22. Access to finance is a major problem for most rural businesses, particularly in farming. One important factor is the unavailability of assets to be used as collateral, mainly due to the non-existence or insecurity of titles to land. It is also a fact that in many developing countries, where secure titles to land do exist, it is men who own and control the land. In many countries women cannot even hold land titles. Another type of constraint is the often prevailing requirement for a male to provide his co-signature or guarantee declaration for his spouse to obtain a credit. Over the years, many targeted schemes have been launched to create more equal access to markets and especially to credit, land and productive assets (see box 1).

Box 1. Schemes to create more equal access to markets and especially to credit, land and productive assets

There are some examples of effective organizations that aim to deal with such problems. In Mozambique, the movement to redress the imbalance was spearheaded by the new National Farmers Union (NFU). This is an association of some 430 local cooperatives and farmer groups, led by a woman grass-roots leader. NFU lobbies for farmers and provides them with training in leadership, management, and marketing. The main objective of the NFU, however, is to press the Government to issue land-ownership deeds to rural women, despite resistance from the male-dominated bureaucracy. To date the NFU has assisted 95 per cent of its members to secure deeds of ownership. In The Gambia, the Women in Service Development Organization Management has 60,000 active members who are eligible for training and are able to obtain loans from a revolving fund. The Kenya Women's Finance Trust, founded in 1981, has been giving credit to rural women, to increase women's income and enhance the welfare and status of entire families.

Source: Lima, T. "Women's co-ops spur Mozambican farmers union", in *African Farmer*, New York, No. 11, 1994: 16-17; Senghore, I. And Bojang-Sissoho, A. "Women's wisdom: banking on themselves", in *African Farmer*, New York, No. 11, 1994; and Gellen, K. "Unleashing the poor of women farmers", in *African Farmer*, New York, No. 11, 1994: 10–11.

23. The problem of asset titles is not confined to the agricultural sector. A high proportion of small-scale and artisanal miners in developing countries are women. Mining activity provides them with cash income, although not secure and lower, due to the semi-legal or illegal status of the mines (women appear to be over-represented among small-scale miners who lack formal title), and due to the inefficient production methods used.[45]

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[44] Barrientos, S. (1999). Ethical trade and gender: exports of non-traditional horticultural products. In: UNCTAD (1999). *Trade, Sustainable Development and Gender*. United Nations publication, New York and Geneva: 190; Barrientos, S., Bee, A., Matear, A. and Vogel, I. (1999). *Women and Agribusiness: Working Miracles in the Chilean Fruit Export Sector*. London, Macmillan Press.

[45] See *Financial Times*, "Women dig deep for South Africa's Gold", 11–12 August 2001.

24. Many studies and field experience have shown that lending to women, particularly in rural areas is highly efficient and effective. They are often considered as good counterparts.[46] In some cases the experience has been so favourable that women who are members of organized groups have had access to credit without collateral.

25. Women's meagre participation in the decision-making process at both local and national levels acts as a significant constraint on their economic success. In some cases, families have to dwell on the plantation or the farm, leaving women unable to complement the family income by engaging in alternative outside economic activities. Such cases have been documented with regard to fruit and flower farms, and in coffee, tea and pineapple plantations. The Government of Kenya has attempted to redress this situation of women when chiefly linked to their disadvantaged position in land ownership by advocating joint family decision-making on land use and disposal through the state-controlled land boards. To ensure that women are consulted during decision-making, the Government has insisted that wives participate in deliberations to decide which local community leaders or elders will be seconded to the land boards.

2. Human resources development and the upgrading of technological skills

26. Training and extension service in agriculture is of paramount importance. However, training opportunities for rural agricultural producers tend to be directed to men, who are already likely to have some formal education. This constitutes a major constraint for women involved in horticulture, food production and trade, who traditionally have not benefited from formal training. This limits the ability of women exporters to cope effectively with sanitary and phytosanitary requirements and other consumer exigencies. Lack of technology and facilities (e.g. cold storage for conservation), is an added constraint.

27. As already emphasized in many fora, there is an inbuilt bias toward men in the introduction of extension services and new technologies.[47] In order to try and reverse this bias, some countries such as Nigeria have adopted affirmative-action initiatives — hiring more women extension agents to work with rural women farmers and retraining men extension agents to work with women.[48]

28. As indicated above, the creation of new market outlets for processed horticultural products has opened up employment opportunities for women, often on a temporary basis, in activities ranging from harvesting through cleaning, grading, packaging and dispatching. However, lack of systematic skills upgrading constitutes a deficient feature of this type of temporary employment generation. Given that the products of this employment are subject to increasingly elevated standards of quality traded in highly competitive markets, technological upgrading and continuous skills development is an essential requirement for women to remain competitive contributors in export-oriented sectors.

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[46] See chapter III below.

[47] In Africa, despite the dominance of a female workforce in agriculture, only 7 per cent of extension time and resources is currently devoted to women farmers, and only 7 per cent of extension agents are women. See Blumberg, op. cit.

[48] Pena, C., Webb, P. and Haddad, L. "Women's economic advancement through agricultural change: a review of donor experience", Food Consumption and Nutrition Division, International Food Policy Research Institute, Washington, DC, 1996.

3. Observations on key issues of commodities and gender

29. From the above review, the importance of implementing legal and institutional reforms aimed at eliminating barriers faced by women regarding physical asset ownership, liberty of economic activities and access to human resources development, including agricultural extension work, as well as the upgrading of both traditional food and other processing techniques is evident. Linked to this is the issue of improving the organizational structures of women entrepreneurs, in order to assist women's activities towards transforming traditional skills in agriculture, processing and commercialization into competitively viable assets at the international level. Assistance in the empowerment of women's associations and women entrepreneurs in the commodity field could be made more effective by promoting their involvement in value-adding activities, through, among other things, identifying and entering market niches, and aiming at strengthening quality assurance.

III. ENTERPRISE DEVELOPMENT: OVERCOMING THE GENDER BARRIER TO WOMEN'S ENTREPRENEURSHIP

A. Barriers to women's entrepreneurship

30. Entrepreneurship is an important vehicle for achieving women's economic empowerment. However, women entrepreneurs face socio-cultural barriers when compared to their male counterparts.[49] These are defined as women-specific obstacles to enterprise development. Greater difficulty in accessing credit and technology, limited bargaining power and limited mobility, dependency on male kin, male-biased policies and male-dominated markets have been cited as components of such obstacles. These obstacles appear to be rooted in socio-cultural perceptions of a women societal role and responsibility and often find their way into the legal system and/or the uneven application of the law, in the discriminatory implementation of policies and programmes and in persistent gender-biases. Poor education compounds this cycle as education and human resources development constitute the very basis of the quantitative and qualitative growth of an entrepreneurial capacity.[50]

31. Access to capital for start-ups and expansion of an enterprise continues to be perhaps the most significant obstacle for women entrepreneurs everywhere — in developed, as well as in developing countries, including LDCs. Special Government and donor programmes for credit and business development services tend to concentrate on income maintenance programmes involving microenterprises and community initiatives. Commercial banks prefer to lend to larger enterprises and to the Government due to the high risks and transaction costs of dealing with small- and medium-sized enterprises (SMEs). Women entrepreneurs are

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[49] In this context, see for example, UNCTAD, *Women Entrepreneurs in Least Developed Countries: Case studies from Africa*, (UNCTAD/ITE/EDS/Misc. 15), 1999; *Women Entrepreneurs in Africa: Experience from selected countries*, (UNCTAD/ITE/EDS/Misc. 14), 2000; *Study on Women's Entrepreneurship in Burkina Faso*, 1998, and *The Women Entrepreneurs Forum: Summary prepared by the secretariat to the Third United Nations Conference on the Least Developed Countries* (A/CONF.191/L.25), 2001.

[50] Most LDCs are suffering from human resource constraints, which has the effect of low labour productivity and skills. For example, in Cambodia, 24 per cent of the total work force and 31 per cent of the female waged labour force have never received any education. As such women's technical and managerial capacity in the public and private sector is limited.

considered high risk due to their insufficient collateral, low capitalization and lack of financial information.

32. Research has revealed that as wage employment opportunities in the formal sector are limited for women in LDCs,[51] they have largely found work in self-employment, particularly in subsistence agriculture, small artisanal work and in the urban informal sector. Such women entrepreneurs usually depend on their savings or that of their relatives and informal sources.[52] Women entrepreneurs lack information on the existence of credit facilities and borrowing conditions. Furthermore, they are often bewildered by complicated bank procedures. But, in contradiction to this reality are some impressive facts, namely, when women are given loans, the majority prove to be good borrowers: they abide by the loan conditions and they repay their debts on a timely basis.[53]

33. Evidence from the United States' Small Business Administration and developing countries' microfinancing programmes show that 90–98 per cent of women borrowers abide by the rules for loans and especially respect repayment schedules. In developing countries, under the umbrella of the OECD, this credit deficiency was partially countered by a modest initiative: a group of four banks from Australia, Canada, Ireland and the United States, put in place a set of measures ranging from awareness creation at the level of bank officer to facilitate the access of women entrepreneurs, to institutional finance and coordination on strategies for financing women's enterprises.

B. The role of financial and business development services and networking

34. At the Third United Nations Conference on Least Developed Countries, financial institutions were called upon to be similarly proactive, and develop and improve services for women entrepreneurs, to develop greater sensitivity among loan officers and improve communication skills with women clients. Targets could be set for banks in terms of the percentage of their loan portfolios dedicated to women entrepreneurs. Banks could also be encouraged to appoint women to their boards of directors and involve women entrepreneurs in the dialogue on SME financing.[54]

35. There is a necessity to link financial services with non-financial services such as business development services. Very often SME programmes have adopted piecemeal approaches and provided credit without business services, or business services without credit. Effective

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[51] See also Ruffing, L. and Fischer, G. "Mainstreaming gender in enterprise development" in Trade, Sustainable Development and Gender (UNCTAD/EDM/Misc. 78).

[52] The main drawbacks from informal credit institutions are that they are not dependable, often have a high cost and offer limited capital. Moreover, participation in these institutions does not link women to the mainstream financial system, perpetuating the marginalization of women's economic activities.

[53] About 94 per cent of the members of the Grameen Bank, the pioneering micro-credit bank in Bangladesh, are women. The bank offers group-based credit where an individual's access to credit is tied to group responsibilities and repayment behaviour. Another successful micro-credit scheme has been developed in Vanuatu. It has experienced 100 per cent repayment rate and has provided employment for about 400 poor women. The project is designed to demonstrate a methodology for delivering a sustainable, non-collateralized loans and savings programme for low-income households, especially targeting disadvantaged women.

[54] See United Nations, *Programme of Action for the Least Developed Countries. Adopted by the Third United Nations Conference on the Least Developed Countries in Brussels on 20 May 2001*, (A/CONF.191/11), paras. 52—53.

cooperation among such service providers needs to be increased.[55] These service providers need to target women entrepreneurs specifically to enhance women's entrepreneurship through training and access to finance. Key elements of such an initiative would include the following: (i) identification of best practices from various regions with respect to business development services; (ii) formulation of approaches and policies for enhancing women's access to finance; and (iii) securing commitments from Governments, civil society and international community for the implementation of such approaches and policies, thus allowing the implementation of specific programmes.

C. Observations regarding issues for achieving women's entrepreneurship

36. To date, women's entrepreneurship has not received the concerted and coordinated attention it warrants; although a number of agencies have made significant contributions. However, the concrete results obtained so far indicate that a major breakthrough to promote the fuller realization of the entrepreneurial capability of women is required.

37. The activities mentioned above may usefully be carried out in close collaboration and cooperation with relevant United Nations and other intergovernmental and non-governmental bodies, civil society in general and women entrepreneurs in both the North and the South. In this context, the critical importance of creating advisory networks through which experts could assist enterprises in a diversity of day-to-day problems, and which could, for example, operate through a collaborative, partnership framework involving Governments and civil society should be highlighted. The more synergies created, the more important the impact on the everyday lives of women employers, women employees, their families and society as a whole.

IV. POTENTIAL IMPACT OF INFORMATION AND COMMUNICATION TECHNOLOGIES IN ENHANCING THE CONTRIBUTION OF WOMEN

38. The potential role of information and communication technologies (ICTs) and electronic commerce (e-commerce) for economic growth and sustainable development is widely recognized. The use of the Internet allows businesses to access information and markets 24 hours a day and to participate in new income-earning activities, overcoming physical distances and geographical boundaries. This helps to improve productivity, competitiveness, profit margins and to stimulate higher income.[56] But do women have equal access to these new technologies and the Internet? Does e-commerce provide new, competitive business opportunities to women, especially in developing countries?

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[55] UNCTAD's Empretec Programme is an integrated capacity-building programme, promoting the creation of sustainable support structures helping innovative small and medium scale enterprises. Women constitute 40 per cent (average) of the direct beneficiaries in more than 20 countries, mainly in Africa and Latin America. Through "one-stop shops", currently 45 Empretec Business Centres, women entrepreneurs are receiving appropriate training, advisory and information services.

[56] UNCTAD (forthcoming 2001). *E-commerce and Development Report 2001*. United Nations, New York and Geneva, forthcoming 2001; and UNDP (2001). *Human Development Report 2001*. UNDP, Oxford University Press, New York.

A. Gender and the digital divide

39. The digital divide usually refers to access to, and the use of, ICT and the Internet across countries, but an increasing number of people are considering the digital divide along other lines, such as gender, age, income and education. In most countries, the typical Internet surfer is male, young (in particular in the developing countries), well-educated and well-off. In some countries this predominance is changing rapidly, while in others more slowly — but changing it is.

40. In the United States, for example, women logging on to the Internet now outnumber men – 51.7 per cent female users compared to 48.3 per cent male users.[57] This corresponds to the gender breakdown of the United States' current population. Lower costs of personal computers (PCs) and (often) free Internet access have further contributed at transforming the Internet into a tool for the masses, thus narrowing the domestic gender based digital divide. Similar developments are observed in many European countries and in some Asian countries. In Australia, New Zealand, Japan, the Republic of Korea, Hong Kong, China, Singapore and Taiwan Province of China, female Internet users have surpassed the 40 per cent mark, rapidly easing the gender split. In mainland China, where female users accounted for only 15 per cent at the beginning of 1999, they now constitute 38 per cent of Internet users.[58] In Latin America, while only four years ago 75 per cent of Internet users were male, in early 2001 the percentage split was approximately 60 (male) to 40 (female).[59] In particular, countries such as Argentina, Brazil and Mexico have almost reached gender parity. On the other hand, in some other Asian countries, such as India or Indonesia, female Internet users account for 25 to 33 per cent of all Internet users. In Africa, the female share of Internet users varies – 37.5 per cent (Zambia); 31.5 per cent (Uganda); 19 per cent (South Africa); 13.9 per cent (Ethiopia); and 12 per cent (Senegal).[60] In the Middle East and Arab countries, female Internet usage is low.

41. In general, the gender digital divide is greater in countries where women have less access to education than men (e.g. in many of the poorer countries), and in those that for cultural reasons do not promote an open and public role for women.[61] Since women mainly access the Internet from home, a home PC and Internet connection is necessary. This is only possible if PC and Internet access costs are low, which is not yet the case in many developing countries. This affects women more than men who may have such access through their jobs or public places. Public entities that offer Internet access, such as schools, universities, Internet cafes

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[57] Nielsen/NetRatings (2001), "Women a formidable force on the net", Press Release 28 June 2001, www.nielsennetratings.com.

[58] CNNIC (2001), Semi-annual survey report on the development of China's Internet, July 2001, http://www.cnnic.net.cn/develst/e-cnnic200107.shtml.

[59] ZDNet Latin America, "En México, casi la mitad de los Internautas es mujer", 2 de noviembre de 2000, www.zdnet.com; and ZDNet Latin America, "Women and the Internet: Excuse me, coming through!", 14 March 2001, www.zdnet.com.

[60] See www.worldbank.org/gender/digitaldivide/digitaldivide6.htm. For LDCs in general to benefit from potential advantages and opportunities that information and communication technology can bring, ready access to modern telecommunication infrastructures and networks at low cost will be critical. E-commerce could then provide a means of exporting services that make intensive use of the abundant labour and natural resources of LDCs.

[61] According to UN (2000), women make up nearly two-thirds of the world's 876 million illiterates.

and community centres are also rendered less accessible to women, who are often excluded from basic and higher education and may for cultural reasons have less access to public places. Additional barriers that women face are lack of time, for example, to go online outside their homes, and lack of foreign language skills, which are often required to utilize the information available on the Web.

B. How can ICT and e-commerce create new opportunities for women?

42. Women are playing an increasingly important role in e-commerce. In the United States women are now considered a powerful economic force on the Internet, as far as business-to-consumer (B2C) e-commerce is concerned. Women are the driving force behind online shopping growth in the United States: considering that they make 80 per cent of the purchasing decisions and control 75 per cent of household finances, they have considerably greater spending power than men.[62] E-businesses in other countries are also recognizing this development, increasingly targeting women as potential e-clients. Online shopping provides women with considerable advantages, given their busy schedules and the fact that many are female household heads.

43. In the business-to-business (B2B) sector, women have also been successful. It is increasingly recognized that online business identity is based on building relationships rather than power structures – this has worked in favour of women. For online businesses, it is critical to create a community around the products to capture a market, rather than simply focus on directing customers to the product. As women have traditionally been able to develop good communication and networking skills, the Internet is an ideal instrument to deploy such skills for enhancing their business activities and to become more competitive.

44. In developing countries, a significant number of recent case studies are showing how the use of ICT and the Internet have helped women entrepreneurs become more competitive and expansive in their business activities. In Africa, for example, women traders have traditionally been very active in imports and exports, frequently travelling abroad to look for products and negotiate with suppliers. These women entrepreneurs are seriously considering the advantages that the Internet can bring to their businesses, especially e-commerce, which allows them to increase their choice of suppliers.[63] More challenging, however, is the situation of women in poor areas of rural Africa. A case study from South Africa shows how e-commerce can enhance market access to provide greater economic benefits to a rural women's community (see box 2). Through the use of so-called telecentres the objective is to transform women's income-generating activities into profit driven businesses.[64]

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[62] *E-Commerce Times*, "And e-commerce for her", 5 July 2000, www.ecommercetimes.com.

[63] Contributions to the first African Development Forum, held in Addis Ababa, 24–28 October 1999 on "The Challenge to Africa of Globalization and the Information Age".

[64] Telecentres are rural community centres in Africa and Asia where women micro-entrepreneurs receive training in utilizing ICT (e-mail, Internet, fax, word processing) to access information relevant to their economic needs, (e.g. market prices in the capital cities), location of suppliers and competitors, quality of products, and how to transport the purchase. Through telecentres micro and small enterprises can search for and evaluate timely market information and source better and less costly inputs. Hence, they allow women to expand both B2C and B2B commerce.

Box 2. A South African Telecentre

In 1998, a telecentre was established in a South African community, offering computers, telephone, fax, photocopy machines, and access to the Internet. The goal was to use the telecentre to introduce e-commerce into women's businesses. It was recognized that e-commerce has many potential benefits including trading electronically, and more effectively linking producers and consumers that are in many instances divided by distance and remote means. E-commerce can also assist in the transition from B2C to B2B commerce into another town, which has a more profitable market place than the local village. Furthermore, e-commerce can overcome weaknesses by accelerating sales cycles through providing more timely information; expanding relationships through personalization and customization of communication; increasing efficiency in certain business transactions (e.g. billing); repackaging products due to more accurate market information; aggregating community members to secure large orders; and by cutting overall administration costs. Initial results from the community indicate that the approach is promising. A number of issues must still be addressed, including training of telecentres managers, leadership training and making available technically reliable Internet Service Providers.

Source: Rhodes, Jo (2001). "Can e-commerce enable marketing in an African rural women's community based development organisation?" In: *Informing Science*, June 2001: 450–461.

45. In addition to the impact of ICT and e-commerce on women's businesses, new technologies are also having a significant impact on a number of economic sectors, including those primarily employing female workers (see box 3).

Box 3. Other successful examples from developing countries in diffusing modern technologies to the rural sector

Other examples of successful cases from developing countries include the telephone company in Dhaka, Bangladesh, which distributes telephones to rural women to support health care and carry out trading activities; or a foundation in Pakistan, which established "Radio listening centres" in 178 villages run by educated women as a means of providing information to women and enabling them to discuss their work and other issues of common concern. A similar project was started in spring 2001 in Tamil Nadu, India, establishing community-based organizations and equipping them with cellular phones. This project will enable women to network in marketing their products and promote direct sales between cities of products made by women micro entrepreneurs in Tamil Nadu.

Source: See www.infodev.org.

46. For example, the Internet and improved telecommunications services, combined with an increasingly competitive market, have prompted developed countries companies to outsource some of their IT services to developing countries. Activities such as data processing, accounting and those related to call centres are expanding rapidly in the developing world.

creating new employment opportunities for women.[65] Call centres have sprung up recently, particularly in the English-speaking developing countries. It has been estimated that Indian call centres, for example, are operationally 40 per cent cheaper than those in the United States, providing them with a significant competitive advantage.[66] They currently account for 40,000 "seats", and their capacity is expected to double in 2002.[67] Women and men employed by call centres provide information-related services (in sales, marketing and customer service) by phone to foreign companies' customers. They are trained by the local call centres to meet the requirements needed to match the cultural and linguistic demands of customers.

C. Observations on key issues to derive optimum benefit from ICT and e-commerce

47. ICT and e-commerce do affect women differently and new technologies can, if accessible and used, bring new business opportunities to women, especially in the developing countries. There are a number of issues, however, that could be addressed in order to allow women to fully take advantage of ICT and thus improve the competitiveness of their localities, regions and countries. In order for ICT and the Internet to fully unfold its potential to enhance the competitiveness of women, it is crucial to enhance women's capacities to become both users and producers of information. Providing women with access to the Internet is not in itself sufficient.[68] They must be trained in the use of new technologies and fully take advantage of their potential to create opportunities through electronic networking, e-commerce, teleworking or distance education. Women need to be included in ICT decision-making both at the business and national levels. Women are rapidly emerging as a major force on the Internet. Yet, few women, even in the developed countries, are full participants in the IT profession,[69] which predominantly employs men, as both software and hardware professionals. As a consequence, few women are participating in designing new information technologies; however, women's participation could improve product quality given their cognizant client orientation.[70] In many developing countries, IT-related training is often not accessible to women. At the enterprise level, the creation of telecentres could be an effective way to bring ICT and e-commerce to rural communities in the developing countries.[71]

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[65] In the manufacturing sector, most of the assembly work in the IT-related industries is done by women in the developing countries. On the other hand, IT research and development is largely dominated by male professionals (in the developed countries).

[66] *Financial Times*, "India learns language of customer service", 4 April 2001. Newsbytes.com, "China's web women boost e-commerce outlook", 30 May 2001, www.newsbytes.com.

[67] "Seats" refer to the number of people able to work at a call centre. Given their 24-hour operation, there are normally several shifts per day.

[68] "Clearly, neither technology nor education is an independent force for modernization...one realizes how much technology and education are bearers of social relations marked by gender. Access is not enough to change these gendered assymetries, though it is clearly crucial to the process of change in the forms of education and in the uses of technology". *Access is not enough, gender perspectives on technology and education*, Bourque, S. C. and Warren, K. B. in Persistent Inequalities. Women and World Development, Ed. Tinker, I. Oxford University Press, New York, Oxford, 1990: 100.

[69] Roper Starch Worldwide Inc. (2001). "Women in technology leadership." Report prepared for Deloitte & Touche, June 2001, www.roper.com.

[70] A survey of women professionals in the IT sector also revealed that women tend to look at the more human aspect of a business, ranging from the customer to the employee (Roper, 2001).

[71] The South African Department of Communications has been an excellent model here: it has established a number of telecentres in the country, which are owned and managed by women; it has made Internet facilities

V. QUESTIONS FOR CONSIDERATION BY PARTICIPATING EXPERTS

48. The Expert Meeting will be geared toward reaching conclusions and policy options for consideration by the Commission on Enterprise, Business Facilitation and Development. The outcome of the Expert Meeting may include policy proposals for a strategy to improve the role of women in enhancing the competitiveness of their countries and regions, and for increasing trading opportunities and attracting investment and new technology.

The deliberations of the Expert Meeting should focus on the following key questions:

(i) Which policies and approaches could effectively contribute to a positive and more active role of women in the globalized economy;

(ii) With regard to the role of FDI, what could be considered "best practices" to support a gender-sensitive economic strategy;

(iii) With regard to trade in services, how can developing countries, in particular LDCs, ensure that the benefits arising from increasing liberalization of the service sector be equally accessible to women? What kind of international support measures would be needed to promote the upgrading of skills necessary for this purpose;

(iv) With regard to trade in commodities, what are the legal and institutional reforms needed to eliminate a gender bias regarding economic activities in general and ownership and education in particular? How can Governments remove cultural and legal barriers to women's access to finance, credit and land ownership, particularly in rural areas and traditional societies? What kind of technical assistance programmes would need to be developed by the international community to support such developments, particularly involving women in modern export-oriented activities;

(v) Do trade related multilateral rules adequately address the issue of gender in the international trading system;

(vi) With regard to entrepreneurship, how can Governments promote female entrepreneurship? What kind of policies and financial services and business services and networks are required;

(vii) With regard to the impact of information and communication technologies, how can equal access to and participation in e-commerce related activities be ensured for women in all societies, in particular, developing countries and countries with economies in transition? What are the conditions necessary for ICTs to provide new business opportunities to women in developing countries and what measures would be needed to facilitate female entrepreneurship and skills development in this area;

(viii) How can Government-Civil Society partnerships support the involvement of women in raising their countries' and regions' competitiveness;

(ix) What support would be necessary for capacity-building to improve the role of women, particularly with regard to technological capacity-building and training; and for the transfer and diffusion of new technologies?

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available for women's groups; and it has trained women's groups on the use of technologies and how they can enhance their business activities.